

VIP Diversified eXplore Portfolio

December 2021 Portfolio Update (MDA Class)

Investment Description

The aim of the VIP Diversified eXplore Portfolio is to provide investors a high level of capital growth over the medium to long term through exposure to a diversified portfolio of ETF's tracking major indices, while providing low management costs to investors.

Portfolio Updates

In December, the Investment Committee made the decision to add USD to the portfolio.

Portfolio Facts

Inception Date	1st April 2021
Asset Class	Multi-Asset
Platform Availability	Xplore Wealth
Index Benchmark	Morningstar Balanced Index
Investment Horizon	5 – 7 Years
Suggested Minimum Investment	\$25,000 AUD
Management Fee (Exc. GST)	0.30%

Portfolio Performance

	1 Month	3 Month	6 Month	Y.T.D.	1 Year	Inception (p.a.)
Gross Returns	0.96%	1.89%	4.26%	11.21%	-	11.21%
Net Returns	0.94%	1.82%	4.11%	11.04%	-	11.14%
Benchmark Returns	1.27%	2.60%	4.40%	11.83%	-	11.83%



Portfolio Asset Allocation



- Australian Equities 21%
- International Equities 24%
- Property Securities 7%
- Fixed Interest Securities 22%
- Cash 25%

Sector Allocation



- Communication Services 3%
- Consumer Discretionary 3%
- Consumer Staples 2%

- Health Care 6%
- Industrials 4%
- Information Technology 9%
- Real Estate 9%
- Domestic Fixed Interest 10%
- International Fixed Interest 15%